



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Bent et al.  
Serial No: 10/092,279  
Title: SYSTEMS AND METHODS FOR PROVIDING LOAN  
MANAGEMENT FROM CASH OR DEFERRED INCOME  
ARRANGEMENTS  
Filed: March 6, 2002  
Examiner: Harish T. Dass  
Art Unit: 3628  
Docket No.: 0001815USU (formerly: 11559-003-999)  
Confirmation No.: 7722  
Customer No.: 27,623

**AMENDMENT**

**Mail Stop RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**  
**OCT 12 2004**  
**GROUP 3600**

Dear Commissioner:

Applicant is submitting the present paper in response to the final Office Action dated May 6, 2004 (the "Office action"). Please reconsider the above-identified application in light of the following amendments and remarks.

A Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 23 of this paper.

10/08/2004 MAHMED1 00000088 10092279

03 FC:2201 88.00 OP  
04 FC:2202 297.00 OP